



**UNITED STATES DEPARTMENT OF AGRICULTURE
RURAL DEVELOPMENT**

Rm. 152 Federal Building 100 Centennial Mall North Lincoln, Neb. 68508
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PARTNERING HELPS YOUNG FAMILY FIND SHELTER AFTER THE STORM
--CELEBRATING HOMEOWNERSHIP MONTH

North Platte, Neb., June 24, 2003 – June is National Homeownership Month and in celebration of homeownership in Nebraska comes the story of the Adamsons. Michael and Carrie Adamson and their three children lost their home in Ogallala, Neb. to a flood last July. Effective partnering and community support made it possible for the family to buy a house again in time for them to celebrate Christmas "at home".

Michael and Carrie both worked and resided in Ogallala. The couple and their children--Kelsey 5 1/2 yrs., Tyler 4 yrs., and McClain 2 yrs. lived in a trailer home which they were purchasing. Heavy rains on July 6, 2002 resulted in area flooding causing the family to lose both their home and many possessions. Their troubles soon increased when Michael had to leave his employment due to serious medical problems.

Community response to the flood was overwhelming as responders "came out of the woodwork" to help all the residents adversely impacted by the flood. This outpouring of generosity assisted families such as the Adamsons. USDA Rural Development via its Direct Home Ownership Loan program partnered with Keith County Housing Development Corporation and Ogallala Recovery, as well as local businesses, churches and realtors to assist the Adamson family in buying a "home" again.

Today the Adamsons are enjoying their comfortable, well kept house located on a quiet street in Ogallala. "We are well settled in and very happy with our home," states Carrie Adamson. The family's home features a large yard for their children to play. Monthly housing costs are less than the rental costs the couple paid for housing after the flood, making it easier to afford the necessities of life. The home is all electric and energy efficient, a plus with the present fluctuating energy costs.

USDA Rural Development assists Nebraskans with rural homeownership through its Direct and Guaranteed Home Ownership Loan programs. These programs help income eligible residents to purchase, construct, repair or rehabilitate single family homes in rural areas. Rural Development also administers a Rural Home Repair Loan and Grant program to assist income eligible, rural homeowners to make necessary home repairs or improvements. The Mutual Self-Help Housing program enables residents to build their own rural homes by providing technical assistance grants to groups to manage the equity-building projects.

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At a two-thirds mark into Fiscal Year 2003, USDA Rural Development in Nebraska reports a total of 393 households purchasing rural homes through \$24.3 million in loan assistance. Repair loans and grants totaling \$385,000 have assisted 77 rural homeowners. Fiscal Year 2002 brought homeownership to 659 rural households through \$37.4 million and assisted 144 rural homeowners with needed home repairs via \$769,000.

For information on USDA Rural Development programs, contact the USDA Rural Development State Office at: Rm. 152 Federal Building Attn. Rural Housing Lincoln, Neb. 68508, call (402) 437-5571, or visit <http://www.rurdev.usda.gov/ne>.



**CARRIE ADAMSON WITH CHILDREN KELSEY,
MCCLAIN, TYLER AND DOG BANDIT
RELAXING IN THEIR NEW HOME.**

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